



Order Filed on October 2, 2018  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

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**ATTORNEY FOR CREDITOR: CONSUMER PORTFOLIO SERVICES**

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**IN THE BANKRUPTCY COURT FOR THE  
DISTRICT OF NEW JERSEY (TRENTON)  
HONORABLE JERROLD N. POSLUSNY, JR.**

In re: : Case No. 17-30082-JNP  
:   
RAY A. POLHILL. : Chapter 13  
:   
, :   
Debtor, : Hearing Date: July 24, 2018

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE  
2017 DODGE JOURNEY UTILITY 4D SE 2.4L I4, VIN# 3C4PDCABXHT608076 AND CO-  
DEBTOR STAY**

The relief set forth on the following pages, number one (1) through three (3) is hereby  
ORDERED.

**DATED: October 2, 2018**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Ray A. Polhill  
Case No.: 17-30082-JNP  
Caption of Order: Consent Order Modifying Stay as to Personal Property

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1. The 11 U.S.C. §362(a) Stay as to Consumer Portfolio Service, Inc., (“Movant”), with respect to the personal property of Debtor described as a 2017 Dodge Journey Utility 4D SE 2.4L I4, VIN# 3C4PDCABXHT608076, in accordance with the agreement of the Debtor and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtor comply with the following terms and conditions:

Debtor shall cure the post-petition arrears including Movant’s fees and costs in the amount of \$1,639.87 and by adding the amount of \$273.32 to the regular monthly payments on the following dates:

September 15, 2018 - \$740.54

October 15, 2018 - \$740.54

November 15, 2018 - \$740.54

December 15, 2018 - \$740.54

January 15, 2019 - \$740.54

February 15, 2019 - \$740.54

Debtor shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$467.22 due on March 15, 2019. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

Debtor: Ray A. Polhill  
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3. Debtors will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtor fails to cure the default within ten (10) days from the date of default, Movant may file a Certification of Default on five (5) days' notice to Debtor's counsel for Debtor and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

Dated: September 24, 2018

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ray A. Polhill  
Debtor

Case No. 17-30082-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db +Ray A. Polhill, 143 Weasel Road, Dingmans Ferry, PA 18328-3098

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joseph J. Rogers on behalf of Debtor Ray A. Polhill jjresq@comcast.net, jjresql@comcast.net  
Keri P. Ebeck on behalf of Creditor Consumer Portfolio Services, Inc. kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6